



CERTIFICATE OF INSURANCE REQUIREMENTS
OF OUTSIDE CONTRACTORS/VENDORS/PERFORMERS

Contractor/Vendor/Performer: Give this form to your insurance agent/broker

Incomplete Certificates will not be accepted

The 3rd Party Contractor/Vendor/Performer (“Insured”) selling or distributing products, performing duties/services/events/ or seeking to use facilities at any Palm Beach Atlantic University (PBA) (“Certificate Holder”) location is required to carry the type and limits of insurance shown in this request, and to immediately provide Certificate Holder with a Certificate of Insurance (COI). Certificate shall be executed by a duly authorized representative of each insurer, showing compliance with the insurance requirements set forth below.

All insurers shall have an “AM Best” rating (or equivalent) of A- VIII or better. All policies required shall be written as primary policies and not contributing to nor in excess of any coverage Certificate Holder may choose to maintain.

Required Insurance Coverage – Insured shall obtain insurance of the types and in the amounts described below.

- **Commercial General Liability:** Including Bodily Injury and Property Damage Liability, Contractors Liability, Contractual Liability, Product Liability and Completed Operations Liability in an amount not less than \$1,000,000 each occurrence and \$3,000,000 general aggregate. The COI should also indicate whether the General Liability policy is written on a claims-made or occurrence basis.
- **Workers Compensation and Employers Liability Insurance:** For any entity with employees, workers compensation as required by Florida law and Employers Liability insurance in an amount not less than \$750,000 bodily injury each accident, \$750,000 disease policy limit, and \$750,000 disease each employee or the statutory minimum requirement, whichever is less.
- **Automobile Liability:** For vendors, contractors, and guest groups who will drive on PBA’s premises, Auto Liability insurance in an amount not less than \$1,000,000 each occurrence for bodily injury and property damage, including owned, hired, and non-owned vehicle coverage.
- **Sexual Abuse, Sexual Molestation, Physical or Mental Abuse coverage:** Required for any programs or activities involving individuals under the age of 19. Minimum limit of \$1,000,000 per wrongful act and \$1,000,000 Aggregate. This coverage can be provided either by endorsement to the Commercial General Liability Policy or under a separate policy and must be specifically referenced on the Certificate of Insurance noted below. Coverage for such claims must not be subject to any exclusion, restriction, or sub-limit.
- **Umbrella/Excess Liability:** The above limits may be reached by means of an umbrella or excess liability policy.
- **Other:** If a product, service, or activity is considered to present an unusual or exceptional risk, the Risk Management Office may require additional insurance above the standard requirements. Examples include but are not limited to large construction projects, environmental –related risks, and transportation companies. When requested, individuals with campus events must also provide a declaration sheet and a copy of the insurance policies for which the COI has been obtained.

- **Additional Insured:** Palm Beach Atlantic University is to be named as “Additional, Named Insured” under the Commercial General Liability, Automobile Liability and any Umbrella/Excess Liability policies. Such insurance coverages are considered as primary over any and all other insurance or self-insurance coverages, and any other available insurance, or self-insurance coverages available to PBA are considered as secondary to the coverage provided under the COI. A copy of the Additional Insured Endorsement must be attached to Certificate verifying that the Insured’s policy(s) has been endorsed as required. (Otherwise, the Certificate will be considered incomplete).
 - **The Certificate Holder and Additional Insured shall read:**

**Palm Beach Atlantic University, Inc.
Attn: Risk Management Coordinator
901 South Flagler Drive
PO BOX 24708
West Palm Beach, FL 33416**

- **Waiver of Subrogation Clause:** To be included in favor of PBA
- **Notice of Cancellation Clause:** All certificates shall provide for thirty (30) days’ written notice to Certificate Holder prior to cancellation or material change of any insurance referred to in the certificate.

Failure of Certificate Holder to demand a certificate or other evidence of full compliance with these insurance requirements or failure of Certificate Holder to identify a deficiency from evidence that is provided shall not be construed as a waiver of Insured’s obligation to maintain such insurance. Failure to maintain the required insurance may result in termination of the 3rd party contract/event at the Certificate Holder’s option.

By requiring this insurance, Certificate Holder does not represent that coverage and limits will necessarily be adequate to protect Insured, and such coverage and limits shall not be deemed as a limitation on Insured’s liability.

Personal Property: Certificate Holder shall not be liable for any damage to or loss of Insured’s personal property.

It is recognized that certain small vendors, contractors, or groups may not be able to afford to purchase the standard insurance limits Palm Beach Atlantic University, Inc. requires. Depending on the value of the contract and risk involved, it is possible that an exception to the minimum limits may be made. However, no exceptions to the limits outlined above are permitted without the recommendation of the Risk Management Office. Any entity or group with no employees wishing to waive the requirement to maintain workers compensation insurance must obtain prior written approval from Risk Management Office with advisement of University Counsel.

Please direct any additional questions to: Palm Beach Atlantic University, Inc., Risk Management Coordinator, PO BOX 24708, West Palm Beach, FL 561-803-2160
